

**Fill in this information to identify the case:**Debtor 1 Derek Lane FrazierDebtor 2 Amy Ann Frazier  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 18-60459-rk**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association,  
as Trustee of the Bungalow Series IV TrustCourt claim no. (if known): 5-1Last 4 digits of any number you use to  
identify the debtor's account:4 9 2 9**Date of payment change:**Must be at least 21 days after date  
of this notice04/12/2022**New total payment:**\$ 995.42

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 221.67New escrow payment: \$ 217.79**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**Derek Lane Frazier**

First Name Middle Name Last Name

Case number (if known) **18-60459-rk****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons

Signature

Date **02/09/2022**

Print:

**Molly Slutsky Simons**

First Name Middle Name Last Name

Title **Attorney for Creditor**

Company

**Sottile & Barile, Attorneys at Law**

Address

**394 Wards Corner Road, Suite 180**

Number Street

**Loveland**

City

**OH**

State

**45140**

ZIP Code

Contact phone

**513-444-4100**Email **bankruptcy@sottileandbarile.com**

DEREK L FRAZIER  
C/O JOHN HORNBROOK  
1400 N MARKET AVE  
CANTON OH 44714

Analysis Date: February 02, 2022

Property Address: 998 NORTH MAIN STREET KILLBUCK, OH 44637

Final

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from Apr 2021 to Mar 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information			Current:	Effective Apr 12, 2022:
Principal & Interest Pmt:			777.63	777.63
Escrow Payment:			221.67	217.79
Other Funds Payment:			0.00	0.00
Assistance Payment (-):			0.00	0.00
Reserve Acct Payment:			0.00	0.00
Total Payment:			\$999.30	\$995.42

Escrow Balance Calculation	
Due Date:	Feb 12, 2022
Escrow Balance:	1,735.66
Anticipated Pmts to Escrow:	443.34
Anticipated Pmts from Escrow (-):	301.10
Anticipated Escrow Balance:	\$1,877.90

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	374.14	132.02
Apr 2021	221.67	591.83	63.23	62.44	* Flood FPI	532.58	661.41
Apr 2021			63.23	62.44	* Forced Place Insur	469.35	598.97
May 2021	221.67	221.67	63.23	61.71	* Flood FPI	627.79	758.93
May 2021			63.23	61.71	* Forced Place Insur	564.56	697.22
Jun 2021	221.67	221.67	63.23	61.53	* Flood FPI	723.00	857.36
Jun 2021			63.23	61.53	* Forced Place Insur	659.77	795.83
Jun 2021				556.91	* County Tax	659.77	238.92
Jun 2021				21.07	* County Tax	659.77	217.85
Jul 2021	221.67		20.59		* County Tax	860.85	217.85
Jul 2021			543.97		* County Tax	316.88	217.85
Jul 2021		221.67	63.23	61.35	* Flood FPI	253.65	378.17
Jul 2021			63.23	61.35	* Forced Place Insur	190.42	316.82
Aug 2021	221.67	221.67	63.23	61.17	* Flood FPI	348.86	477.32
Aug 2021			63.23	61.17	* Forced Place Insur	285.63	416.15
Sep 2021	221.67	221.67	63.23	60.98	* Flood FPI	444.07	576.84
Sep 2021			63.23	60.98	* Forced Place Insur	380.84	515.86
Oct 2021	221.67		63.23	60.79	* Flood FPI	539.28	455.07
Oct 2021			63.23	60.79	* Forced Place Insur	476.05	394.28
Oct 2021		482.26			* Escrow Only Payment	476.05	876.54
Nov 2021	221.67	221.67	63.23	60.79	* Flood FPI	634.49	1,037.42
Nov 2021			63.23	60.79	* Forced Place Insur	571.26	976.63

Nov 2021		328.71			* Escrow Only Payment	571.26	1,305.34
Dec 2021	221.67	443.34	63.23	60.60	* Flood FPI	729.70	1,688.08
Dec 2021			63.23	60.60	* Forced Place Insur	666.47	1,627.48
Jan 2022	221.67		63.23	60.22	* Flood FPI	824.91	1,567.26
Jan 2022			63.23	60.22	* Forced Place Insur	761.68	1,507.04
Jan 2022		657.42			* Escrow Only Payment	761.68	2,164.46
Jan 2022				568.78	* County Tax	761.68	1,595.68
Jan 2022				21.47	* County Tax	761.68	1,574.21
Feb 2022	221.67		556.91		* County Tax	426.44	1,574.21
Feb 2022			21.07		* County Tax	405.37	1,574.21
Feb 2022		221.67	63.23		* Flood FPI	342.14	1,795.88
Feb 2022			63.23	60.22	* Forced Place Insur	278.91	1,735.66
Mar 2022	221.67		63.23		* Flood FPI	437.35	1,735.66
Mar 2022			63.23		* Forced Place Insur	374.12	1,735.66
					Anticipated Transactions	374.12	1,735.66
Jan 2022				60.22	Flood FPI		1,675.44
Feb 2022		221.67		60.22	Forced Place Insur		1,836.89
Feb 2022				60.22	Flood FPI		1,776.67
Mar 2022		221.67		60.22	Forced Place Insur		1,938.12
Mar 2022				60.22	Flood FPI		1,877.90
	<u>\$2,660.04</u>	<u>\$4,498.59</u>	<u>\$2,660.06</u>	<u>\$2,752.71</u>			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 2,660.06. Under Federal law, your lowest monthly balance should not have exceeded 443.34 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue. Your actual lowest monthly balance was greater than 190.42. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,877.90	383.29
Apr 2022	217.79	60.22	Flood FPI	2,035.47	540.86
Apr 2022		60.22	Forced Place Insur	1,975.25	480.64
May 2022	217.79	60.22	Flood FPI	2,132.82	638.21
May 2022		60.22	Forced Place Insur	2,072.60	577.99
Jun 2022	217.79	60.22	Flood FPI	2,230.17	735.56
Jun 2022		60.22	Forced Place Insur	2,169.95	675.34
Jul 2022	217.79	21.07	County Tax	2,366.67	872.06
Jul 2022		556.91	County Tax	1,809.76	315.15
Jul 2022		60.22	Flood FPI	1,749.54	254.93
Jul 2022		60.22	Forced Place Insur	1,689.32	194.71
Aug 2022	217.79	60.22	Flood FPI	1,846.89	352.28
Aug 2022		60.22	Forced Place Insur	1,786.67	292.06
Sep 2022	217.79	60.22	Flood FPI	1,944.24	449.63
Sep 2022		60.22	Forced Place Insur	1,884.02	389.41
Oct 2022	217.79	60.22	Flood FPI	2,041.59	546.98
Oct 2022		60.22	Forced Place Insur	1,981.37	486.76
Nov 2022	217.79	60.22	Flood FPI	2,138.94	644.33
Nov 2022		60.22	Forced Place Insur	2,078.72	584.11
Dec 2022	217.79	60.22	Flood FPI	2,236.29	741.68
Dec 2022		60.22	Forced Place Insur	2,176.07	681.46
Jan 2023	217.79	60.22	Flood FPI	2,333.64	839.03
Jan 2023		60.22	Forced Place Insur	2,273.42	778.81
Feb 2023	217.79	568.78	County Tax	1,922.43	427.82
Feb 2023		21.47	County Tax	1,900.96	406.35
Feb 2023		60.22	Flood FPI	1,840.74	346.13
Feb 2023		60.22	Forced Place Insur	1,780.52	285.91
Mar 2023	217.79	60.22	Flood FPI	1,938.09	443.48
Mar 2023		60.22	Forced Place Insur	1,877.87	383.26
	<u>\$2,613.48</u>	<u>\$2,613.51</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 194.71. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 435.59 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,877.90. Your starting balance (escrow balance required) according to this analysis should be \$383.29. This means you have a surplus of 1,494.61. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be 2,613.51. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	217.79
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$217.79</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
CANTON DIVISION**

In Re:

Case No. 18-60459-rk

Derek Lane Frazier  
Amy Ann Frazier

Chapter 13

Debtor(s).

Judge Russ Kendig

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**CERTIFICATE OF SERVICE**

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I certify that on February 9, 2022, a true and correct copy of this Notice of Mortgage Payment Change was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

John H. Hornbrook, Debtors' Counsel  
bankruptcy\_attys@yahoo.com

Dynele L. Schinker-Kuharich, Trustee  
dlsk@chapter13canton.com

Office of the U.S. Trustee  
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Derek Lane Frazier, Debtor  
Amy Ann Frazier, Debtor  
998 N Main Street  
Killbuck, OH 44637

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)  
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